

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William Anthony Moran, Sr.  
 Debtor

Case No. 17-16749-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Nov 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2017.

db #+William Anthony Moran, Sr., 6955 Snowdrift Road, Bethlehem, PA 18017-9367  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13993189 +AR Resources Inc., 1777 Sentry Pkwy. W., Blue Bell, PA 19422-2206  
 13993188 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
 13993193 +CHS Professional Practice Inc., P.O. Box 826348, Philadelphia, PA 19182-6348  
 14004081 +Cenlar FSB, as Servicer for, Lakeview Loan Servicing, LLC, c/o KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13993192 #+Christina Moran, 6955 Snowdrift Road, Bethlehem, PA 18017-9367  
 13993195 +Huntington National Bank, 3 Cascade Plaza Cas 056, Akron, OH 44308-1124  
 13993197 +KML Law Group, P.C., Suite 500, BNY Mellon Independence Cente, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 13993196 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 13993198 Lehigh Valley Health Network, P.O. Box 4067, Allentown, PA 18105-4067  
 13993199 Omnicare of King of Prussia, Omnicare Central Billing Center, 6990B Snowdrift Road,  
 Allentown, PA 18106-9580  
 13993200 +Physicians of University Hospital PC, One Edgewater Street, 6th Floor,  
 Staten Island, NY 10305-4900  
 13993201 +Pottsville-Schuylkill Haven Area EMS, P.O. Box 90, Danville, PA 17821-0090  
 13993202 +Premier Auto Group, 107 Gantown Road, Turnersville, NJ 08012-1676  
 13993204 Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
 13993206 Urology Center of Florida, 550 SW 3rd Street, Ste. 305, Pompano Beach, FL 33060-6946  
 13993207 +Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: zzawarski@zawarskilaw.com Nov 15 2017 02:08:38 ZACHARY ZAWARSKI,  
 The Law Office of Zachary Zawarski, 3001 Easton Avenue, Bethlehem, PA 18017  
 smg +E-mail/Text: robertsl2@dnb.com Nov 15 2017 02:09:11 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2017 02:09:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 15 2017 02:09:15 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 15 2017 02:09:06 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13993190 E-mail/Text: bankruptcy@cavps.com Nov 15 2017 02:09:13 Cavalry Portfolio Services,  
 P.O. Box 27288, Tempe, AZ 85285  
 13993191 +E-mail/Text: kzoepfel@credit-control.com Nov 15 2017 02:09:07 Central Loan Admin,  
 425 Phillips Blvd., Ewing, NJ 08618-1430  
 13993194 +EDI: CITICORP.COM Nov 15 2017 01:58:00 Citibank, NA/The Home Depot, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497  
 13993916 +EDI: PRA.COM Nov 15 2017 01:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13993203 +EDI: RMCB.COM Nov 15 2017 01:58:00 RMCB, 4 Westchester Plaza, Ste. 110,  
 Elmsford, NY 10523-3835  
 13994360 +EDI: RMSC.COM Nov 15 2017 01:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 13993205 +EDI: RMSC.COM Nov 15 2017 01:58:00 Synchrony Bank/Care Credit, P.O. Box 965036,  
 Orlando, FL 32896-5036

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14009922\* +Huntington National Bank, 3 Cascade Plaza Cas 056, Akron, OH 44308-1124

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-4

User: dlv  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2017 at the address(es) listed below:

FREDERICK L. REIGLE    ecfmail@fredreiglechl3.com,    ecf\_frpa@trusteel3.com  
MATTEO SAMUEL WEINER    on behalf of Creditor    Cenlar FSB bkgroup@kmlawgroup.com  
United States Trustee    USTPRegion03.PH.ECF@usdoj.gov  
ZACHARY ZAWARSKI    on behalf of Debtor William Anthony Moran, Sr.    zzawarski@zawarskilaw.com  
TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>William Anthony Moran Sr.</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>17-16749-ref</b>		
	Social Security number or ITIN	<b>xxx-xx-7805</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 10/3/17</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	William Anthony Moran Sr.	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	6955 Snowdrift Road Bethlehem, PA 18017	
<b>4. Debtor's attorney</b> Name and address	ZACHARY ZAWARSKI The Law Office of Zachary Zawarski 3001 Easton Avenue Bethlehem, PA 18017	Contact phone 610-417-6345 Email: <a href="mailto:zzawarski@zawarskilaw.com">zzawarski@zawarskilaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040 Date: 11/14/17

**For more information, see page 2**

**Bar Association of Lehigh County, Meeting  
Rooms – Lower Level, 1114 West Walnut  
Street, Allentown, PA 18102**

**Filing deadline: 2/10/18**

**Filing deadline: 3/12/18**

**Filing deadline: 4/1/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 780.00 per month for 60 months. The hearing on confirmation will be held on:  
**1/25/18 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.